

In re Patent Application of:  
**KUBERT ET AL.**  
Serial No. 10/809,533  
Filing Date: March 25, 2004

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In the Claims:

Claims 1-48 (CANCELLED)

49. (CURRENTLY AMENDED) A method of forming a debit card, which comprises:

flexographically printing an opaque scratch-off coating over a PIN on a surface of the debit card; and  
radiation curing the printed scratch-off coating.

50. (ORIGINAL) A method according to Claim 49, and further comprising the step of metering a scratch-off material from an anilox metering roll onto an impression plate, and transferring the scratch-off material from the impression plate onto the surface of the debit card.

51. (ORIGINAL) A method according to Claim 49, wherein the step of printing an opaque scratch-off coating further comprises printing a substantially opaque ink layer and printing an ink layer either under or over the opaque scratch-off coating ink layer.

52. (ORIGINAL) A method according to Claim 51, wherein the step of printing the substantially opaque printed ink layer comprises the step of printing an ultraviolet curable ink layer that is opaque after curing.

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53. (ORIGINAL) A method according to Claim 49, and further comprising the step of ink jet printing over the opaque scratch-off coating.

54. (ORIGINAL) A method according to Claim 49, and further comprising the step of applying a security indicia on the opaque scratch-off coating.

55. (ORIGINAL) A method according to Claim 54, wherein the security indicia comprises a control code.

56. (ORIGINAL) A method according to Claim 49, wherein the debit card comprises a substantially rigid plastic substrate.

57. (ORIGINAL) A method according to Claim 49, wherein the debit card is substantially rectangular configured and wallet sized.

58. (ORIGINAL) A method according to Claim 49, and further comprising the step of applying a release coating over the PIN before printing the opaque scratch-off coating to enhance removal of the scratch-off coating without damaging the PIN.

59. (ORIGINAL) A method of forming a debit card, which comprises:

radiation curing an opaque scratch-off coating that has been flexographically printed over a PIN on a surface of a debit card.

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60. (ORIGINAL) A method according to Claim 59, and further comprising the step of metering a scratch-off material from an anilox metering roll onto an impression plate, and transferring the scratch-off material from the impression plate onto the surface of the debit card.

61. (ORIGINAL) A method according to Claim 59, and further comprising the step of printing a substantially opaque ink layer and printing an ink layer either under or over the opaque scratch-off coating ink layer.

62. (ORIGINAL) A method according to Claim 61, wherein the step of printing the substantially opaque printed ink layer comprises the step of printing an ultraviolet curable ink layer that is opaque after curing.

63. (ORIGINAL) A method according to Claim 59, and further comprising the step of ink jet printing over the opaque scratch-off coating.

64. (ORIGINAL) A method according to Claim 59, and further comprising the step of applying a security indicia on the opaque scratch-off coating.

65. (ORIGINAL) A method according to Claim 64, wherein the security indicia comprises a control code.

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66. (ORIGINAL) A method according to Claim 59, wherein the debit card comprises a substantially rigid plastic substrate.

67. (ORIGINAL) A method according to Claim 59, wherein the debit card is substantially rectangular configured and wallet sized.

68. (ORIGINAL) A method according to Claim 59, and further comprising the step of applying a release coating over the PIN before printing an opaque scratch-off coating to enhance removal of the scratch-off coating without damaging the PIN.

Claims 69-80 (CANCELLED)